

Fill in this information to identify the case:

Debtor 1 Philip A. Brown

Debtor 2 Nancy Lee Brown
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 1:19-bk-05295-HWV

Form 4100R**Response to Notice of Final Cure Payment****10/15****According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.****Part 1: Mortgage Information**

Name of creditor: ACNB Bank **Court claim no. (if known):** 6

Last 4 digits of any number you use to identify the debtor's account: 7 5 1 9

Property address: P.O. Box 3129
Number Street

Gettysburg, PA 17325
City State ZIP Code

Part 2: Prepetition Default Payments*Check one:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment*Check one:*

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 1 / 2024
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 1,803.64
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 1,803.64

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 05 / 22 / 2014
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Craig Sharnetzka, Esquire
Signature

Date 11 / 20 / 2024

Print Craig Sharnetzka
First Name Middle Name Last Name

Title Attorney

Company CGA Law Firm

If different from the notice address listed on the proof of claim to which this response applies:

Address 135 North George Street
Number Street
York, PA 17401
City State ZIP Code

Contact phone (717) 848 - 4900

Email csharnetzka@cgalaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Philip A Brown aka Philip A Brown, Sr
Nancy Lee Brown aka Nancy L Brown
Debtor(s)

CHAPTER 13

NO. 19-05295 HWV

CERTIFICATE OF SERVICE

I, Craig Sharnetzka, counsel for ACNB Bank, do hereby certify that true and correct copies of the foregoing Response to Notice of Final Cure have been served on November 20, 2024, by first class mail, and/or electronic means upon those listed below:

Debtor(s)

Philip A Brown aka Philip A Brown, Sr
75 Bair Road
Abbottstown,, PA 17301

Nancy Lee Brown aka Nancy L Brown
75 Bair Road
Abbottstown, PA 17301

Attorney for Debtor(s)

Gary J. Imblum, Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, PA 17111

Via Electronic Service

Jack N Zaharopoulos, Trustee

Office of the US Trustee

Date: November 20, 2024

/s/Craig S. Sharnetzka, Esquire

Craig S. Sharnetzka, Esquire
Supreme Court No. 83863
135 North George Street
York, Pennsylvania 17401
Telephone: (717) 848-4900